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**REMARKS**

The present response is to the Office Action mailed in the above-referenced case on July 26, 2005. Claims 1-9, 11-16 and 18-26 are presented for examination. Claims 1-9, 11-16 and 18-26 are rejected under 35 U.S.C. 103(a) as being unpatentable over Northington et al. (US 6,128,602) hereinafter Northington, in view of Atkins (US 5,875,437), hereinafter Atkins.

Applicant has again carefully studied the prior art of Northington, and the newly presented reference of Atkins cited and applied by the Examiner, along with the rejections and statements of the instant Office Action. In response, applicant herein further amends the base claims to more particularly point out and distinctly claim the patentable subject matter of applicant's invention.

In applicant's previous response applicant argued that the reference of Northington failed to teach or suggest a cross-linked module and/or the features a cross-linking of data found in the different claimed modules. The Examiner in his remarks of the instant Office Action has stated that the newly-presented reference of Atkins discloses an apparatus comprising a wide area network of digital computation and communication instruments, including various personal digital assistants that may be linked to central processors and data storage facilities (col. 7, lines 19-29), but does not provide in his remarks how or if the various PDA's are related and how or if they interact with each other.

Applicant does not see how simply linking various personal digital assistants to a central processor and data storage facility, as taught by the reference of Atkins reads on applicant's teaching of linking various software modules with related software modules enabling the modules to communicate with each other, share reporting aspects of aggregated data and enabling user navigation between the modules.

For the purpose of providing the Examiner a better understanding of the patentable aspects of applicant's invention, applicant's herein amends independent claim 1 to more clearly and accurately recite the interlinking of the software modules and the

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sharing and interaction between related software modules. For convenience and as an aid in prosecution, applicant reproduces claim 1 as amended below.

Claim 1 as amended now recites:

*1. (amended) A software suite for enabling viewing and manipulation of multiple categories of aggregated data compiled from a plurality of data sources and accessible through a single interface operated on a data-packet-network, the data sources available for direct network-access through multiple access points available from within the interface comprising:*

*a calendar module having at least one display interface for enabling viewing and manipulation of time and date-sensitive calendar data;*

*a transaction module having at least one display interface for enabling viewing and manipulation of financially oriented account data;*

*a portfolio tracking module having at least one display interface for enabling viewing and manipulation of investment oriented account data;*

*a net-worth reporting module having at least one display interface for displaying a solution-oriented net-worth report compiled from the aggregated data;*

*a bill-payment module having at least one display interface for enabling viewing and initiation of payment action regarding current billing data; and*

*an account-alert module having at least one display interface for reporting time and event sensitive account alerts related to changes in account data due to occurring events or pre-configured time parameters;*

*wherein the software modules are selectively interlinked and enabled to communicate with other related modules in such a way that the related modules may share reporting aspects of the aggregated data, data incorporated in select modules may be affected by actions performed in other related modules, and the user is enabled to navigate and conduct transactions and reporting between the modules via the single user interface.*

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Applicant's independent claims 11 and 20 recite applicant's control system and method for practicing the invention in accordance with the limitations of claim 1, and have been similarly amended.

Referring again to the reference of Atkins, applicant has carefully reviewed the portion of the reference cited and applied by the Examiner in support of his statements that the reference teaches applicant's interlinking of related software modules, and applicant can nowhere find in the portion, or anywhere else in the reference, that the personal digital assistants of Atkins are in any way related to each other, or are capable of communicating with each other in such a way that the PDA's may share reporting aspects of aggregated data, affect data incorporated in select PDA's by the actions of other related PDA's, or enable a user to navigate and conduct transactions and reporting between the PDA's via a single user interface, as is taught applicant's specification and now recited in the independent claims.

Applicant's invention teaches, with reference to Fig. 12, a secondary calendar interface 231 in a preferred embodiment which is cross-linked with other modules such that data incorporated therein may be affected by actions performed in other modules. For example, if a user pays a bill through the payment module 217 of Fig. 11, and that particular bill was listed as a pending calendar item within interface 231, then the action of paying the bill through module 217 results in automatic deletion of the appropriate item entry in interface 231. Such interoperability is achieved through background application-program-interfacing (API) with database reporting engine 155 of Fig. 8. Further, in one embodiment of the present invention, with reference to Fig. 14, applicant's invention teaches a Net Worth module 215 of Fig. 11 which is cross-linked with other related modules such that active bill paying, online purchasing, and payment on loans is automatically incorporated into computations for net worth reporting. The solution-oriented results may be computed from and reported to a variety of the modules described in Fig. 11.

Applicant believes that the reference of Atkins fails to teach such interlinking and interoperability between selected software modules, and respectfully invites the Examiner to provide support for how simply linking various PDA's of the Atkins invention to a

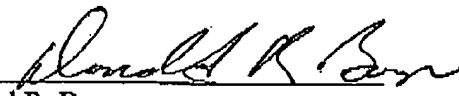
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central processor or data storage facility reads on the interlinking and interoperability of applicant's claimed related software modules.

In view of applicant's above amendments to the independent claims and arguments presented, applicant believes the independent claims are clearly and unarguably patentable over the combined art provided by the Examiner. Depending claims 2-9, 12-16, 18-19 and 21-26 are then patentable on their own merits, or at least as depended from a patentable claim.

As all of the claims standing for examination have been shown to be patentable as amended over the art of record, applicant respectfully requests reconsideration, and that the present case be passed quickly to issue. If there are any time extensions needed beyond any extension specifically requested with this response, such extension of time is hereby requested. If there are any fees due beyond any fees paid with this amendment, authorization is given to deduct such fees from deposit account 50-0534.

Respectfully Submitted,  
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